

Making Music Combined Insurance

Welcome to RSA.

You should read this Schedule in conjunction with your Policy. These details are a record of the information provided to RSA. It is also essential that you read all the clauses applying to your quotation as these contain important information that may affect your Policy cover.

SCHEDULE	Policy Number: RTT208112
Type:	Silver Policy Cover (Full Member up to £21k turnover)
Policy Wording:	Making Music Combined Insurance (S00920C Jan 2022)
Policyholder:	Participating Members of the Making Music Insurance Scheme as lodged with Making Music Insurance Services
Policyholder's Address:	As lodged with Making Music Insurance Services
Situation Address:	As lodged with Making Music Insurance Services
Business:	Music Society, Performing Group and/or Music Promoter
Intermediary's Details:	
Intermediary's Name	Making Music Insurance Services
Address	Partnership House, Priory Park East Kingston upon Hull HU4 7DY
Phone Number	Tel: 01482 388611
Email	Email: makingmusic@marshcommercial.co.uk
Period:	From XXXXXXXX To 31 st December 2022 Both days inclusive, Local Standard Time
	Limit of Indemnity / Sum Insured
Description	
Liability Insurance	£5,000,000
Public and Product Liability	
Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	
Employers Liability	
Any one Event (excluding liability arising directly or	

indirectly out of Terrorism)	£10,000,000
Any one Event arising directly or indirectly out of Terrorism	£5,000,000

Legal Defence Costs

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|---|-----------------|
| a) Part A Employers Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |
| b) Part B Public & Products Liability - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance | £250,000 |

Abuse

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance	£5,000,000
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Retroactive Date - 01/01/2013

Not For Profit Protection Aggregate Insurance	£100,000
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Money and Personal Injury (Robbery)

Money

Limit of Liability any one loss

Loss of Money:

- | | |
|---|---------------|
| A) Money in the Policyholder's Premises during Working Hours or in transit or in a bank night safe and thereafter within bank premises until at the bank's risk or at any of the Policyholder's contract sites during Working Hours | £2,000 |
| B) Money in the Policyholder's Premises or at any of the Policyholders Contract sites out of Working Hours | |
| 1) in locked safes or strongrooms | £2,000 |
| C) Money in the Policyholder's residence or that of any of the Policyholder's directors, employees, authorised volunteers or authorised society members, the Limits of Liability being: | |
| 1) while in a locked safe or while an adult is in the residence | £1,000 |

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Personal Injury (Robbery)

Benefit		
1	Death	£5,000
2	Loss of one or more Limbs or Eyes	£5,000
3	Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind	£5,000
4	Temporary Total Disablement from usual occupation	£50 per week for a maximum of 104 weeks in all and not necessarily consecutive
5	Medical Expenses necessarily incurred in the treatment of the Insured Person	Up to 15% of the benefits payable under 4 above

Property Damage All Risks Insurance

All Risks (Anywhere in the UK or Europe)	£20,000
a) Movable property on permanent or long term loan to the Policyholder	(Maximum any one item £5,000)
b) Musical scores including temporarily hired or borrowed	
c) Items on short-term loan	
d) Contents and other moveable property owned by the Policyholder	

Abandonment Insurance **£2,500**

Property Damage Insurance – Buildings **Not Insured**

Policyholder's Contribution

Property Damage All Risks Insurance

£1,000 in respect of Subsidence
£100 in respect of all other covers

Premium:

Premium Insurance	£84.83
Premium Tax	£10.18
Total Amount Payable	£95.00